

IN THE DISTRICT COURT IN AND FOR  
THE MIDDLE DISTRICT OF FLORIDA  
TAMPA DIVISION

CASE NO.

LINDA FLEMING,

Plaintiff,

v.

PALISADES COLLECTION, LLC and  
RUBIN & ROTHMAN, LLC,

Defendants.

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**NATURE OF ACTION**

1. This is an action brought under the Fair Debt Collection Practices Act (“FDCPA”), 15 U.S.C. § 1692 *et seq.*

**JURISDICTION AND VENUE**

2. This Court has jurisdiction under 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1331.

3. Venue is proper before this Court pursuant to 28 U.S.C. §1391(b), where the acts and transactions giving rise to Plaintiff’s action occurred in this district, where Plaintiff resides in this district, and where Defendants transact business in this district.

**PARTIES**

4. Plaintiff, LINDA FLEMING (“Plaintiff”), is a natural person who at all relevant times resided in the State of Florida, County of Hillsborough, and City of Tampa.

5. Plaintiff is a “consumer” as defined by 15 U.S.C. § 1692a(3).

6. Defendant, RUBIN & ROTHMAN, LLC (“Defendant R&R”) is a limited liability company who at all relevant times was engaged, by use of the mails and telephone, in the business of attempting to collect a “debt” from Plaintiff, as defined by 15 U.S.C. §1692a(5).

7. Defendant R&R is a “debt collector” as defined by 15 U.S.C. § 1692a(6).

8. Defendant, PALISADES COLLECTION, LLC (“Defendant Palisades”) is a limited liability company who acquires debt in default merely for collection purposes, and who at all relevant times was engaged in the business of attempting to collect a debt from Plaintiff.

9. Defendant Palisades is a “debt collector” as defined by 15 U.S.C. § 1692a(6).

### **FACTUAL ALLEGATIONS**

10. Plaintiff is a natural person obligated, or allegedly obligated, to pay a debt owed or due, or asserted to be owed or due a creditor other than Defendants.

11. Plaintiff's obligation, or alleged obligation, owed or due, or asserted to be owed or due a creditor other than Defendants, arises from a transaction in which the money, property, insurance, or services that are the subject of the transaction were incurred primarily for personal, family, or household purposes.

12. Defendants use instrumentalities of interstate commerce or the mails in a business the principal purpose of which is the collection of any debts, and/or regularly collects or attempts to collect, directly or indirectly, debts owed or due, or asserted to be owed or due another.

13. Defendant R&R knowingly and falsely represented Plaintiff's physical work address as being inside the 5 boroughs of New York City in an attempt to garnish Plaintiff's wages.

14. Defendant Palisades automatically withdrew \$2,000.00 from Plaintiff's bank account on April 30, 2010. Plaintiff offered this amount to Defendants as settlement in full of her account during a phone conversation prior to April 30, 2010.

15. Defendant Palisades, via its agent and/or employee, told Plaintiff it would check

with a manager to see if the \$2,000.00 would suffice as settlement and then notify Plaintiff. Defendant Palisades never contacted Plaintiff and simply withdrew the \$2,000.00 from Plaintiff's account.

16. Shortly after the withdrawal Defendant Palisades contacted Plaintiff to inform her that the \$2,000.00 would not be enough to settle the account and demanded an additional \$3,000.00.

17. Defendants' actions constitute conduct highly offensive to a reasonable person, and as a result of Defendants' behavior Plaintiff suffered and continues to suffer injury to Plaintiff's feelings, personal humiliation, embarrassment, mental anguish and/or emotional distress.

### **COUNT I**

18. Plaintiff repeats and re-alleges each and every allegation contained in paragraphs 1 through 17.

19. Defendants violated 15 U.S.C. § 1692e(10) by using false representations and deceptive practices in connection with collection of an alleged debt from Plaintiff.

WHEREFORE, Plaintiff prays for relief and judgment, as follows:

- a) Adjudging that Defendants violated 15 U.S.C. § 1692e(10);
- b) Awarding Plaintiff statutory damages, pursuant to 15 U.S.C. §1692k, in the amount of \$1,000.00;
- c) Awarding Plaintiff actual damages, pursuant to 15 U.S.C. §1692k;
- d) Awarding Plaintiff reasonable attorneys' fees and costs incurred in this action;
- e) Awarding Plaintiff any pre-judgment and post-judgment interest as may be allowed under the law;

- f) Awarding such other and further relief as the Court may deem just and proper.

## **COUNT II**

20. Plaintiff repeats and re-alleges each and every allegation contained in paragraphs 1 through 17.

21. Defendants violated 15 U.S.C. § 1692f by using unfair or unconscionable means in connection with an attempt to collect a debt.

WHEREFORE, Plaintiff prays for relief and judgment, as follows:

- a) Adjudging that Defendants violated 15 U.S.C. § 1692f;
- b) Awarding Plaintiff statutory damages, pursuant to 15 U.S.C. §1692k, in the amount of \$1,000.00;
- c) Awarding Plaintiff actual damages, pursuant to 15 U.S.C. §1692k;
- d) Awarding Plaintiff reasonable attorneys' fees and costs incurred in this action;
- e) Awarding Plaintiff any pre-judgment and post-judgment interest as may be allowed under the law;
- f) Awarding such other and further relief as the Court may deem just and proper.

## **COUNT III**

22. Plaintiff repeats and re-alleges each and every allegation contained in paragraphs 1 through 17.

23. Defendants violated 15 U.S.C. § 1692f(2) by failing to notify Plaintiff in writing not more than ten nor less than three days before depositing a post-dated check that was post-dated by more than 5 days.

WHEREFORE, Plaintiff prays for relief and judgment, as follows:

- a) Adjudging that Defendants violated 15 U.S.C. § 1692f(2);

- b) Awarding Plaintiff statutory damages, pursuant to 15 U.S.C. §1692k, in the amount of \$1,000.00;
- c) Awarding Plaintiff actual damages, pursuant to 15 U.S.C. §1692k;
- d) Awarding Plaintiff reasonable attorneys' fees and costs incurred in this action;
- e) Awarding Plaintiff any pre-judgment and post-judgment interest as may be allowed under the law;
- f) Awarding such other and further relief as the Court may deem just and proper.

**TRIAL BY JURY**

24. Plaintiff is entitled to and hereby demands a trial by jury.

Respectfully submitted this 16th day of February, 2011.

Respectfully submitted,  
**LINDA FLEMING**

By: s/ Alex D. Weisberg  
ALEX D. WEISBERG  
FBN: 0566551  
WEISBERG & MEYERS, LLC  
ATTORNEYS FOR PLAINTIFF  
5722 S. Flamingo Rd, Ste. 656  
Cooper City, FL 33330  
(954) 212-2184  
(866) 577-0963 fax  
aweisberg@attorneysforconsumers.com